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Private

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Product Information

Residential, commercial property, or vacant land secured lending for individuals, company, partnerships, or trusts.

Up To 70% LVR

Up to 3 Years IO or 1 Year Streamlined

Mid Doc, Quick Doc, or Streamlined

Up to $7.5M

Resi, Commercial, or Vacant Land

No Ongoing Monthly Fees

Purpose

Loan Type	Private Loan	Residual Stock Loan
Purpose	Residential or commercial property secured lending for various purposes including, commercial or residential property acquisition, refinance or equity release for non-personal use, working capital or business expansion	Residential or commercial property secured lending for residual stock financing for property developers
Security	Flexible security requirements, standard residential, commercial, specialised securities, vacant land, high-rise and inner-city apartments acceptable, contact our team for more details	- For developments over 5 units, no more than 50% retained - Max 10 units per complex owned by borrower / related parties - Total complex size less than 100 units - In one line valuation for more than 4 properties
Broker Commission	Upfront: 0.60% + GST with flexibility up to 2.0% to be included in the Establishment Fee (e.g. Lender Estab Fee 0.65% + broker up front 2.0% = 2.65%) | No trail commission for private loans and residual stock loans	
Loan Size	Up to $7.5M based on location and LVR	

Fees*^

Establishment Fee	1.25% + GST (0.65% Thinktank & 0.60% broker upfront) + GST
Valuation Fee	Variable at cost payable upon invoice
Settlement Fee	$495 (GST free) payable at settlement
Discharge Fee	$1,000 (GST free)
Legal Fee	Variable at cost
Loan Increase Fee	Same as Establishment Fee, Min $1,100 inc GST
Early Repayment	Nil

Interest & Term

Interest	Calculated daily, charged monthly by direct debit for Interest Only loans
Term	Up to 3 years interest only with principal paid at maturity Up to 1 year Interest Prepaid or Interest Capitalised (no income verification required, no minimum ICR applicable for this option)
Offset/Redraw Facility	Make additional payments to reduce interest for Interest Only loans

Mid Doc

Maximum LVR	70%
Serviceability	1.25:1 Interest Cover Ratio (ICR) at actual rate for Interest Only/serviced loan
Income Verification	Exit strategy and self-certified income supported by one of the following five options: 1. Accountant's letter | 2. Last 2x BAS statements | 3. Last 6 months trading bank accounts | 4. 1 year tax return + NOA | 5. 1 year financial statement

Quick Doc

Maximum LVR	70%
Serviceability	0.5:1 ICR if LVR ≤ 50%, otherwise 1.25:1 ICR at actual rate for Interest Only/serviced loan
Income Verification	Self-certified income and exit strategy required for Interest Ony/serviced loan

Streamlined (Interest Prepaid or Interest Capitalised - Up to 1 Year)

Maximum LVR	70% (inclusive of prepaid interest stressed at 2%)
Serviceability	No debt servicing, no minimum ICR
Income Verification	Exit strategy

* GST to be added to all fees and commission amounts except where otherwise stated. | ^ The Establishment Fee and all borrowing costs including but not limited to the lender's Settlement Fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower.

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Private Loan Interest Rates

Use our online postcode calculator to check LVRs and loan sizes.

Effective 06 October 2026

Mid Doc or Quick Doc

Up to $7.5M

Resi or Commercial

Private Loan Residential Mid Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	8.99%	9.19%	9.19%	9.49%	9.74%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	8.99%	9.19%	9.19%	9.49%	9.74%
Securities in areas outside of metro with populations > 10,000					
$100K - ≤ $2M	9.49%	9.69%	9.69%	-	-

Private Loan Residential Quick Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.24%	9.44%	9.44%	9.74%	9.99%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.24%	9.44%	9.44%	9.74%	9.99%
Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.24%	9.44%	9.44%^	-	-

Private Loan Commercial Mid Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.49%	9.69%	9.69%	9.99%	10.24%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.49%	9.69%	9.69%	9.99%	10.24%
Securities in areas outside of metro with populations > 10,000					
$100K - ≤ $2M	10.19%	10.19%	10.44%	-	-

Private Loan Commercial Quick Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.74%	9.94%	9.94%	10.24%	-
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.74%	9.94%	9.94%	10.24%	-
Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.74%	9.94%	9.94%	-	-

* Business Loan Reference Rate 7.24%
** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane
The above interest rates are indicative and subject to change without notice

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Private Residual Stock

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Private Residual Stock Interest Rates

Use our online postcode calculator to check LVRs and loan sizes.

Effective 06 October 2026

Mid Doc or Quick Doc

Up to $7.5M

Resi or Commercial

Residual Stock Loan Residential Mid Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	8.84%	8.84%	8.84%	8.84%	8.84%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	8.84%	8.84%	8.84%	8.84%	8.84%
Securities in areas outside of metro with populations > 10,000					
$100K - ≤ $2M	9.09%	9.09%	9.09%	-	-
+0.40% for >3 properties retained as security					

Residual Stock Loan Residential Quick Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.09%	9.09%	9.09%	9.09%	9.09%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.09%	9.09%	9.09%	9.09%	9.09%
+0.40% for >3 properties retained as security					

Residual Stock Loan Commercial Mid Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.09%	9.09%	9.09%	9.09%	9.09%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.09%	9.09%	9.09%	9.09%	9.09%
Securities in areas outside of metro with populations > 10,000					
$100K - ≤ $2M	9.29%	9.29%	9.29%	-	-
+0.40% for > 3 properties retained as security					

Residual Stock Loan Commercial Quick Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.34%	9.34%	9.34%	9.34%	-
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.34%	9.34%	9.34%	9.34%	-
+0.40% for > 3 properties retained as security					

* Business Loan Reference Rate 7.24%
** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane
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Private Streamlined

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Private Streamlined Interest Rates

Available for Private Streamlined loans (interest prepaid or capitalised)

Effective 06 October 2026

Interest Prepaid or Capitalised

Up to $7.5M

Up to 1 Year

Private Loan Residential Streamlined*

LVR	50%	55%	60%	65%**	70%
Residential Securities in metro areas					
$100K - ≤ $5M	9.24%	9.44%	9.44%	9.74%	9.99%
Residential Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.24%	9.44%	9.44%	9.74%	9.99%
Residential Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.24%	9.44%	9.44%	-	-

Private Loan Commercial Streamlined*

LVR	50%	55%	60%	65%**	70%
Commercial Securities in metro areas					
$100K - ≤ $5M	9.74%	9.94%	9.94%	10.24%	-
Commercial Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.74%	9.94%	9.94%	10.24%	-
Commercial Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.74%	9.94%	9.94%	-	-

Residual Stock Loan Residential Streamlined*

LVR	50%	55%	60%	65%**	70%
Residential Securities in metro areas					
$100K - ≤ $5M	9.09%	9.09%	9.09%	9.09%	9.09%
Residential Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.09%	9.09%	9.09%	9.09%	9.09%
Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.09%	9.09%	9.09%	-	-
+0.40% for >3 properties retained as security					

Residual Stock Loan Commercial Streamlined*

LVR	50%	55%	60%	65%**	70%
Commercial Securities in metro areas					
$100K - ≤ $5M	9.34%	9.34%	9.34%	9.34%	-
Commercial Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.34%	9.34%	9.34%	9.34%	-
Commercial Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.34%	9.34%	9.34%	-	-
+0.40% for > 3 properties retained as security					

* Business Loan Reference Rate 7.24%
** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane
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Private Vacant Land

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Vacant Land Interest Rates

Available on vacant land in metro areas up to $2.5M loan amount with 60% LVR

Effective 06 October 2026

Mid Doc, Quick Doc or Streamlined

Up To $2.5M

Resi or Commercial Vacant Land

Private Loan Residential Vacant Land*

LVR	50%	55%	60%	65%**	70%
Mid Doc | Residential Vacant Land Securities					
$100K - ≤ $2.5M	8.99%	9.19%	9.19%	-	-
Quick Doc | Residential Vacant Land Securities in metro areas					
$100K - ≤ $2.5M	9.24%	9.44%	9.44%	-	-
Streamlined (Interest Prepaid/Capitalised) | Residential Vacant Land Securities in metro areas					
$100K - ≤ $2.5M	9.24%	9.44%	9.44%	-	-

Private Loan Commercial Vacant Land*

LVR	50%	55%	60%	65%**	70%
Mid Doc | Commercial Vacant Land Securities					
$100K - ≤ $2.5M	9.49%	9.69%	9.69%	-	-
Quick Doc | Commercial Vacant Land Securities in metro areas					
$100K - ≤ $2.5M	9.74%	9.94%	9.94%	-	-
Streamlined (Interest Prepaid/Capitalised) | Commercial Vacant Land Securities in metro areas					
$100K - ≤ $2.5M	9.74%	9.94%	9.94%	-	-

* Business Loan Reference Rate 7.24%
** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane
The above interest rates are indicative and subject to change without notice.